

Breakdown of regulatory capital by category

(Annexe VI, commission implementing regulation (EU) n°1423/2013 of 20)

in millions of euros

ROW NUMBER	AGGREGATE WORDING	(A) AMOUNT AT DISCLOSURE DATE	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE TREATMENT	(C) AMOUNTS SUBJECT TO PRE-REGULATION (EU) No 575/2013 OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/ 2013
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Common Equity Tier 1 capital: instruments and reserves

1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	26 740	26 (1), 27, 28, 29, EBA list 26 (3)	
2	Retained earnings	3 157	26 (1) (c)	
3	Accumulated other comprehensive income (and other reserves)	35 553	26 (1)	
4	Directly issued capital subject to phase-out from CET1 (only applicable to non-joint stock companies)	0	486 (2)	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	5 059	84, 479, 480	5 059
5a	Independently reviewed interim profits net of any fore-seeable charge or dividend	2 675	26 (2)	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	73 184		

Common Equity Tier 1 capital : instruments and reserves

7	Prudent Valuation Adjustments	-561	34, 105	
8	Goodwill (net of related tax liability)	-5 101	36 (1) (b), 37, 472 (4)	
9	Other intangibles other than mortgage servicing rights (net of related tax liability)			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-706	36 (1) (c), 38, 472 (5)	706
11	Cash flow hedge reserve	218	33 (a)	
12	shortfall of provisions to expected losses	-387	36 (1) (d), 40, 139, 472 (6)	
13	Securisation gain on sale (as set out in paragraph 36 of basel III securitisation framework)	0	32 (1)	
14	Gains or losses dues to changes crédit risk on fair value liabilities	68	33 (b)	
15	Defined-benefit pension fund assets (negative amount)	-	36 (1) (e), 41, 472 (7)	
16	Instruments in own shares (if not already subtracted from paid-in capital in reported balance sheet)	-57	36 (1) (f), 42, 472 (8)	57
17	Réciprocal cross-holding in common equity	0	36 (1) (g), 44, 472 (9)	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	
20	Mortgage servicing rights (amount above 10% threshold)			
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
22	Amount exceeding the 15% threshold (negative amount)		48 (1)	
23	Of which: significant investments in the common stock of financials	0	36 (1) (i), 48 (1) (b), 470, 472 (11)	
24	Of which: mortgage servicing rights			
25	of which: deferred tax assets arising from temporary differences		36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment	-667		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	36 (1) (j)	
28	Total regulatory adjustments to Common equity Tier 1 (CET1)	-7 193		
29	Common Equity Tier 1 (CET1) capital	65 992		

Additional Tier 1 (AT1) capital: instruments

30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus	0	51, 52	
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards			
33	Directly issued capital instruments subject to phase-out from additional Tier 1	45	486 (3)	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0	85, 86, 480	
35	of which: instruments issued by subsidiaries subject to phase out		486 (3)	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	45		

Additional Tier 1 (AT1) capital: regulatory adjustments

37	Investments in own additional Tier 1 instruments	0	52 (1) (b), 56 (a), 57, 475 (2)	
38	Reciprocal cross-holdings in additional Tier 1 instruments	0	56 (b), 58, 475 (3)	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	56 (c), 59, 60, 79, 475 (4)	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	-22	56 (d), 59, 60, 79, 475 (4)	22
41	National specific regulatory adjustments			
42	Regulatory adjustments applied to additional Tier 1 due to insufficient Tier 2 to cover deductions	0	56 (e)	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-22		
44	Additional Tier 1 (AT1) capital	23		
45	Tier 1 capital (T1 = CET1 + AT1)	66 015		

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Tier 2 (T2) capital: instruments and provisions

46	Directly issued qualifying Tier 2 instruments plus related stock surplus	14 411	62, 63	
47	Directly issued capital instruments subject to phase-out from Tier 2	19	486 (4)	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0	87, 88, 480	
49	of which: instruments issued by subsidiaries subject to phase out		486 (4)	
50	Provisions	457	62 (c) et (d)	
51	Tier 2 (T2) capital before regulatory adjustments	14 887		

Tier 2 (T2) capital: regulatory adjustments

52	Investments in own Tier 2 instruments	-75	63 (b) (i), 66 (a), 67, 477 (2)	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	0	66 (b), 68, 477 (3)	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0	66 (c), 69, 70, 79, 477 (4)	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)			
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-1 502	66 (d), 69, 79, 477 (4)	- 1 502
56	National specific regulatory adjustments	0		
57	Total regulatory adjustments to Tier 2 (T2) capital	-1 577		
58	Tier 2 (T2) capital	13 310		
59	Total capital (TC = T1 + T2)	79 325		
60	Total risk weighted assets	421 599		

Capital ratios and buffers

61	Common Equity Tier 1 (as a percentage of risk exposure amount)	15,7%	92 (2) (a), 465	
62	Tier 1 (as a percentage of risk exposure amount)	15,7%	92 (2) (b), 465	
63	Total capital (as a percentage of risk exposure amount)	18,8%	92 (2) (c)	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	15 748	CRD 128, 129, 130	
65	of which: capital conservation buffer requirement	10 540		
66	of which: countercyclical buffer requirement	992		
67	Of which: higher loss absorbency requirement	0		
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	4 216	CRD 131	
68	Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	0	CRD 128	
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)			
70	National Tier 1 minimum ratio (if different from Basel III minimum)			
71	National total capital minimum ratio (if different from Basel III minimum)			

Amounts below the thresholds for deduction (before risk weighting)

72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	915	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60,	
73	Significant investments in the common stock of financial entities	2 105	472 (11)	
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)	2 142	472 (5)	

Applicable caps on the inclusion of provisions in Tier 2

76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)		62	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	1 863	62	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	457	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	951	62	

ments (only applicable between 1 Jan 2013 and 1 Jan 2022)

Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)

80	Current cap on CET1 instruments subject to phase out arrangements	0	484 (3), 486 (2) et (5)	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484 (3), 486 (2) et (5)	
82	Current cap on AT1 instruments subject to phase out arrangements	45	484 (4), 486 (3) et (5)	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	106	484 (4), 486 (3) et (5)	
84	Current cap on T2 instruments subject to phase out arrangements	19	484 (5), 486 (4) et (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	149	484 (5), 486 (4) et (5)	